

## Notice of [Substitute] Trustee Sale

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

**1. Date, Time, and Place of Sale.**

**Date:** 12/06/2016

**Time:** The sale will begin at 10:00 AM or not later than three hours after that time

**Place:** The Southwest entrance of the Jack Hatchell Collin County Administration Building located at 2300 Bloomdale Road, McKinney, Texas 75071 or any other area designated by the County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place OR AS DESIGNATED BY THE COUNTY COMMISSIONERS


**Property Address:** 1701 Warm Springs Drive, Allen, TX 75002

**2. Terms of Sale:** Cash

**3. Instrument to be Foreclosed:** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/25/2005 and recorded 03/30/2005 in Document 2005-0040002, Book 05886 Page 03934, real property records of Collin County Texas, with Carlo E. Ramirez, an unmarried man grantor(s) and DHI Mortgage Company, LTD, as Lender, Mortgage Electronic Registration Systems, Inc., as Beneficiary.

**4. Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by Carlo E. Ramirez, an unmarried man securing the payment of the indebtedness in the original principal amount of \$ 128,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-ASAP1, Asset Backed Pass-Through Certificates is the current mortgagee of the note and the deed of trust or contract lien.

BY:   
STACEY KEMP  
COUNTY CLERK  
COLLIN COUNTY, TEXAS

2016 OCT 18 PM 1:43

FILED

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6. **Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. **Property to be sold:** The property to be sold is described as follows:

**Lot 17, Block "G", of the Orchards Phase 1, an addition to the City of Allen, Collin County, Texas, according to the Map or Plat thereof, recorded in Volume P, Pages 124-125, of the Plat records of Collin County, Texas.**

8. **Mortgage Servicer Information:** The Mortgage Service is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

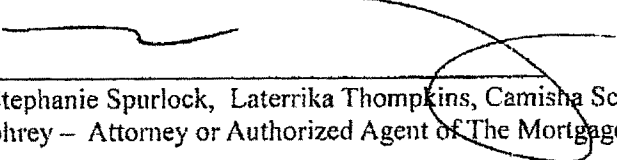
**C/O Ocwen Loan Servicing, LLC  
1661 Worthington Rd., Suite 100  
West Palm Beach, FL 33409  
Phone: 1-800-746-2936**

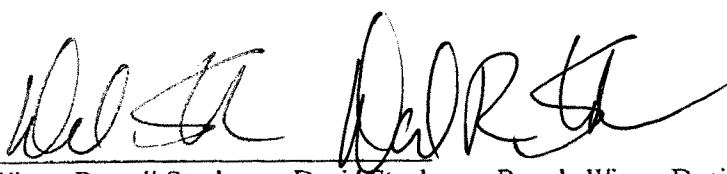
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9. **Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER**

**Date:** October 12, 2016

  
Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

  
Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Lori McCarty, Tim Lewis, Robert Ortolani, Mary Mancuso, Michele Hreha, Shelley Ortolani, Michael Harrison, Becky Howell, Liz Hach, Cheryl Harris, Mitch Jordan, Bob Dickerson, Phillip Pierceall, Craig Muirhead, Clay Golden, Doug Rodgers, Wendy Lambert, Ross Bandy, Travis Kaddatz, Troy Robinett, Terry Waters, Robert Aguilar, Frederick Britton, Kristie Alvarez, Evan Press, Matthew Hansen, Chance Oliver, Max Murphy or Bret Allen – Substitute Trustee(s)

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd. NE; Bldg. 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**